

ELECTRONICALLY FILED April 30, 2009  
PATENTS

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

|   |                   |                      |                   |
|---|-------------------|----------------------|-------------------|
| Application No.:  | 10/786,023        | Inventor(s):         | Modigliani et al. |
| Filed:  | February 26, 2004 | Attorney Docket No.: | 061350-5002-US    |
| Customer No.:   | 09629             | Confirmation No.:    | 2925              |
| Examiner:   | BASIT, Abdul      | Art Unit:            | 3694              |
| Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND<br>ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY |                   |                      |                   |

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**ELECTION AND RESPONSE TO OFFICE ACTION MAILED MARCH 30, 2009**

Sir:

In response to the Office Action mailed March 30, 2009, the following claims and remarks are respectfully submitted.